

STATE OF MISSISSIPPI
COUNTY OF DESOTOIndexing Instructions: Lot 324 Sec. "E" The Plantation, Phase 2, Plantation
Lakes, located in Secs. 15 & 22, T1S, R6W, DeSoto County, MS**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, Stephen P. Mefford and Cheryl B. Mefford executed a Deed of Trust in favor of Arnold Weiss, Trustee, securing an indebtedness to Pulaski Mortgage Company, dated July 16, 1999, and recorded in Book 1131 at Page 425 of the Land Records of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Mortgage Electronic Registration Systems, Inc., by instrument dated December 13, 2001, and recorded in the Office of the aforesaid Chancery Clerk in Book 1462 at Page 350; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., the legal holder of the said Deed of Trust and the Note secured thereby, substituted Priority Trustee Services of Mississippi, L.L.C. as Substitute Trustee therein, as authorized by the terms thereof, by instrument dated March 25, 2002, and recorded in Book 1482, at Page 631 of the records in the offices of the aforesaid Chancery Clerk; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire unpaid balance immediately due and payable as was its option so to do under the terms thereof, Priority Trustee Services of Mississippi, L.L.C., did on September 12, 2002, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., at the east front door of the DeSoto County Courthouse, Hernando, Mississippi, offer for sale at public auction and sell to the highest bidder, according to law, the following described land and property, with improvements thereon situated, lying and being situated in DeSoto County, Mississippi, and more particularly described as follows:

Lot 324 Section "E" The Plantation, Phase 2, Plantation Lakes, located in Sections 15 and 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 52, Pages 26-29 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of the time, place and terms of said sale, together with a description of said property to be sold, was given by publication in DeSoto Times Today, a newspaper published and generally circulated in DeSoto County, Mississippi, for four consecutive weeks preceding the date of sale. The first notice of publication appeared on August 21, 2002, and subsequent notices appeared on 8/28, 9/3 and 9/10/02. Proof of publication is attached hereto and incorporated herein by reference. A notice identical to said published notice was posted on the bulletin board at the DeSoto County Courthouse, Mississippi, and everything necessary to be done was done to make and effect a good and lawful sale.

At said sale Mortgage Electronic Registration Systems, Inc. bid for said property in the amount of One Hundred Twenty-Nine Thousand Seventy-Six and 77/100 Dollars \$129,076.77 and this being the highest and best bid the said Mortgage Electronic Registration Systems, Inc. was declared the successful bidder and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc..

NOW, THEREFORE, in consideration of the premises and in consideration of the price and sum of One Hundred Twenty-Nine Thousand Seventy-Six and 77/100 Dollars \$129,076.77, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substitute Trustee, do hereby sell and convey unto the said Mortgage Electronic Registration Systems, Inc.,

its successors and assigns, the land and property above described, together with all improvements thereon.

Title to this property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 12 day of September, 2002.

Priority Trustee Services of Mississippi, L.L.C.
Substitution of Trustee

Thomas E. Prior

Thomas E. Prior, Manager

STATE OF GEORGIA
COUNTY OF DEKALB

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, the within named Thomas E. Prior, Manager of Priority Trustee Services of Mississippi, L.L.C., who as such and for and on behalf of Priority Trustee Services of Mississippi, L.L.C., acknowledged that he signed and delivered the above and foregoing instrument on the day and in the year therein stated as its act and deed for the purposes therein mentioned, after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 12 day of September, 2002.

Sandra Janis Atkinson

NOTARY PUBLIC

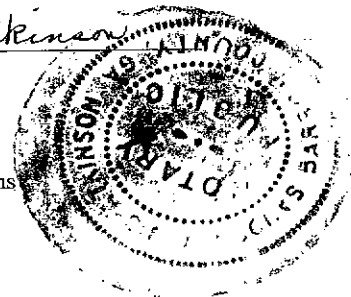
My Commission Expires: 6/14/06

Grantor:

Thomas E. Prior
Priority Trustee Services of Mississippi, LLC
3300 Northeast Expressway, Building 8
Atlanta, GA 30341
Phone: (770) 234-9181

Grantee:

Mortgage Electronic Registration Systems
601 Fifth Avenue
Scottsbluff, NE 69361
Phone: (800) 776- 9361



Prepared by and return to:

Morris, Schneider & Prior, L.L.C.
3300 Northeast Expressway, Building 8
Atlanta, GA 30341
Phone: (770) 234-9181

BK 0433 PG 0344

PRIORITY TRUSTEE SERVICES OF MISSISSIPPI, L.L.C.
PUBLISHER'S AFFIDAVIT

Re: MSP File Number:
Lender Loan No.:
Name Per Client:
Property Address:

354.A16925MS
0104358031
Stephen P. Mefford and Cheryl B. Mefford
9630 Jourdan Drive
Olive Branch, MS 38654

STATE OF MISSISSIPPI

COUNTY OF

Personally appeared before the undersigned, Lyn Fuller, who
having been duly sworn, says on oath that (s)he is the Controller of
DeSoto Times Today, and that the attached legal advertisement was published in DeSoto Times
Today on the following dates:

Aug. 21, 28 Sept. 4, 11

Affiant

Sworn to and subscribed before me this

11 day of Sept., 2002.

Judy H. England

Notary Public

My Commission Expires:

(NOTARY SEAL)

**My Commission Expires: January 16, 2005
Bonded Thru Dixie Notary Service, Inc.**

STATE MS. - DESOTO CO.

DEC 4 1 20 PM '02

BK 433 PG 342
W.E. DAVIS CH. CLK.

PLEASE ATTACH A COPY OF THE LEGAL ADVERTISEMENT AS PUBLISHED

[illegible]